

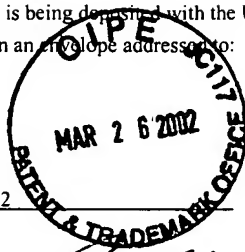
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Assistant Commissioner for Patents
Washington, D.C. 20231

On March 22, 2002

TOWNSEND and TOWNSEND and CREW LLP

By: Gindy Bennett



Attorney Docket No.: 020375-000210US

PATENT

#3

0360

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Cheryl L. Neofytides, et al.

Application No.: 10/045,633

Filed: October 26, 2001

For: AUTOMATED GROUP
PAYMENT

Examiner:

Art Unit:

SUPPLEMENTAL INFORMATION
DISCLOSURE STATEMENT UNDER 37
CFR §1.97 and §1.98

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

The references cited on attached form PTO/SB/08A and PTO/SB/08B are being called to the attention of the Examiner. Copies of the references are enclosed. It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

Applicants also wish to make the Examiner aware of the following co-pending application:

1. Application No. 09/476,384 filed December 30, 1999, Attorney Docket No. 020375-000700US.
2. Application No. 10/046,654 filed October 26, 2001, Attorney Docket No. 020375-000220US.
3. Application No. 10/045,632 filed October 26, 2001, Attorney Docket No. 020375-000230US.

4. Application No. 09/476,384 filed October 29, 2001, Attorney Docket No. 020375-000240US.

5. Application No. 10/010,068 filed December 6, 2001, Attorney Docket No. 020375-000610US.

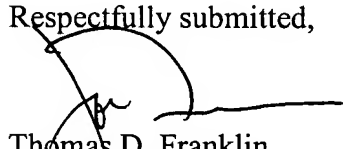
6. Application No. 10/076,036, filed February 13, 2002, Attorney Docket No. 020375-002100US.

To comply with 37 CFR §1.98(a)(2)(iii), enclosed is the specification, claims and drawings for the above case.

As provided for by 37 CFR 1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

Applicant believes that no fee is required for submission of this statement, since it is being submitted prior to the first Office Action. However, if a fee is required, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,


Thomas D. Franklin
Reg. No. 43,616

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San Francisco, California 94111-3834
Tel: 303-571-4000
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PTO/SB/21 (08-00)

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TRANSMITTAL FORM <i>(to be used for all correspondence after initial filing)</i>	Application Number	10/045,633	
	Filing Date	October 26, 2001	
	First Named Inventor	Neofytides, et al.	
	Group Art Unit		
	Examiner Name		
Total Number of Pages in This Submission	5	Attorney Docket Number	020375-000210US

ENCLOSURES (check all that apply)		
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input type="checkbox"/> Amendment / Response <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input checked="" type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Response to Missing Parts/ Incomplete Application <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Assignment Papers (for an Application) <input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition Routing Slip (PTO/SB/69) and Accompanying Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s)	<input type="checkbox"/> After Allowance Communication to Group <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): Return Postcard Cited References: (10-US Patents; 6-Foreign; 2-Other Documents) 6- co-pending applications
Remarks		The Commissioner is authorized to charge any additional fees to Deposit Account 20-1430.

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT	
Firm and Individual name	Townsend and Townsend and Crew LLP Thomas D. Franklin Reg. No. 43,616
Signature	
Date	March 22, 2002

CERTIFICATE OF MAILING		
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Substitute for form 104B/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet **1** of **2**

Complete if Known

Application Number	10/045,633
Filing Date	October 26, 2001
First Named Inventor	Neofytides, Cheryl L.
Group Art Unit	
Examiner Name	
Attorney Docket Number	020375-000210US

U.S. PATENT DOCUMENTS

Examiner Initials *	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
	AA	5,220,501		Lawlor, et al.	06-15-1993	
	AB	5,555,496		Tackbary, et al.	09-10-1996	
	AC	5,757,917		Rose, et al.	05-26-1998	
	AD	5,826,241		Stein, et al.	10-20-1998	
	AE	5,960,412		Tackbary, et al.	09-28-1999	
	AF	6,029,150		Kravitz	02-22-2000	
	AG	6,119,106		Mersky, et al.	09-12-2000	
	AH	6,167,386		Brown	12-26-2000	
	AI	6,175,823	B1	Van Dusen	01-16-2001	
	AJ	6,246,996	B1	Stein, et al.	06-12-2001	
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FOREIGN PATENT DOCUMENTS

Examiner Initials *	Cite No. ¹	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Office ³	Number ⁴	Kind Code ⁵ (if known)				
	AU	EP	0 949 596	A2	Citibank, N.A.	10-13-1999		
	AV	EP	1 077 436	A2	Citicorp Development Center, Inc.	02-21-2001		
	AW	PCT	WO 00/54122	A2	Ancestry.com, Inc.	09-14-2000		
	AX	PCT	WO 00/67177	A2	X.com Corp.	11-09-2000		
	AY	PCT	WO 00/79452	A2	Echarge Corp.	12-28-2000		
	AZ	PCT	WO 01/04816	A1	Citicorp Credit Services, Inc.	01-18-2001		
	BA							

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Signature

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Considered

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ² Applicant is to place a check mark here if English language Translation is attached.

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Substitute for form 1019B/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet 2 of 2

Complete if Known

Application Number	10/045,633
Filing Date	October 26, 2001
First Named Inventor	Neofytides, Cheryl L.
Group Art Unit	
Examiner Name	
Attorney Docket Number	020375-000210US

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	BB	ARTHAS CORP., <i>dotBank, The Way to Send and Receive Money on the Internet</i> , downloaded from website http://www.dotbank.com/ on 02/07/2000.	
	BC	CONFINITY, INC., <i>PayPal.com, How PayPal.com Works</i> , downloaded from website http://www.paypal.com/ on 2/7/2000.	
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